

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3689

ANSWERED ON:24.03.2017

Provisioning Coverage Ratio

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Will the Minister of FINANCE be pleased to state:

(a) whether 70 per cent Provisioning Coverage Ratio (PCR) is mandatory for all Public Sector Banks (PSBs) as per the RBI guidelines;

(b) if so, the details thereof along with the details of PSBs which have failed to maintain PCR as per the RBI norms during the last three years and the current year, bank-wise; and

(c) the corrective action taken by the Government against such banks in this regard?

Answer

The Minister of State in the Ministry of Finance

(a) to (c): As per Reserve Bank of India circular dated April 21, 2011, the Provision Coverage Ratio (PCR) of 70 percent may be with reference to the gross NPA position in banks as on September 30, 2010. Further the surplus of the provision under PCR vis-a-vis as required as per prudential norms should be segregated into an account styled as "countercyclical provisioning buffer". Also the PCR should be disclosed in the Notes to Accounts to the Balance Sheet. The details on PCR (Without Write-Off adj) (%) reported by PSBs during the last three years and current year is given in the Annexure.

ANNEX

Lok Sabha USQ No.3689 – Data of PSBs on Provision Coverage Ratio (Without Write-Off adj) (%)

Bank/ Bank Group Name Provision Coverage Ratio (Without Write-Off adj) (%)

31/03/2014 31/03/2015 31/03/2016 31/12/2016

ALLAHABAD BANK 27.14 28.47 33.34 33.12

ANDHRA BANK 42.94 46.36 47.26 44.44

BANK OF BARODA 43.96 42.96 47.86 51.65

BANK OF INDIA 29.14 19.52 55.76 47.45

BANK OF MAHARASHTRA 34.10 30.89 31.45 30.75

BHARATIYA MAHILA BANK LTD. 48.34 35.82

CANARA BANK 19.83 33.00 35.85 36.38

CENTRAL BANK OF INDIA 43.94 42.66 35.06 37.37

CORPORATION BANK 27.62 36.69 36.29 33.97

DENA BANK 25.88 31.24 38.81 39.48

IDBI BANK LIMITED 49.86 52.39 43.11 41.08

INDIAN BANK 33.55 35.48 31.19 34.99

INDIAN OVERSEAS BANK 29.15 26.64 31.26 39.56

ORIENTAL BANK OF COMMERCE 30.34 37.18 32.38 33.20

PUNJAB AND SIND BANK 22.67 25.70 29.95 28.99

PUNJAB NATIONAL BANK 45.24 37.85 35.44 35.74

STATE BANK OF BIKANER AND JAIPUR 35.13 39.93 44.34 28.63

STATE BANK OF HYDERABAD 45.53 52.89 43.21 42.49

STATE BANK OF INDIA 39.95 43.94 40.58 40.37

STATE BANK OF MYSORE 0.00 47.50 37.91 39.55

STATE BANK OF PATIALA 36.02 26.60 47.80 30.15

STATE BANK OF TRAVANCORE 33.06 35.12 37.67 34.57

SYNDICATE BANK 37.10 37.47 33.01 35.30

UCO BANK 44.81 37.96 37.19 44.45

UNION BANK OF INDIA 37.73 46.75 41.96 41.85

UNITED BANK OF INDIA 29.22 37.09 35.39 37.59

VIJAYA BANK 31.66 31.51 28.71 33.13

Public Sector Banks 37.15 38.01 39.63 39.32

Source: Reserve Bank of India.
